



**OTCnet<sup>SM</sup>**  
*Deposits Made Simple*

## **Chapter 1: Introduction to OTCnet and Overview of Participant User Guide Content**

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### **OTCnet Participant User Guide**

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# Audience, Overview and Topics

## Audience

The intended audience for the *Introduction to OTCnet and Overview of OTCnet Participant User Guide Content* includes:

- Administration Users
- Deposit Processing and Reporting Users
- Check Capture, Check Processing and Reporting Users
- Viewers

## Overview

Welcome to *Introduction to OTCnet Overview and OTCnet Course Content*. In this chapter, you will learn:

- The introduction to OTCnet
- The overview of OTCnet participant user guide content

## Topics

This chapter is organized by the following topics:

1. Introduction to OTCnet
2. Overview of OTCnet Participant User Guide Content

## Topic 1. Introduction to OTCnet

### Overview

The Financial Management Service (FMS) Over the Counter Revenue Collection Division (OTCD) provides Over the Counter Channel Application (OTCnet<sup>SM</sup>) financial services to facilitate the prompt electronic processing and reporting of deposits and transaction activity. OTCnet financial services include retail transactions made at agency offices, face-to-face collection points, and point of sale (POS) locations throughout the US and abroad.

OTCD oversees the systems, networks, and program infrastructure which enables us to provide world class OTCnet financial services to include the collection of checks, cash and coins transacted at agency POS locations around the globe. OTCD is responsible for implementing a coordinated government wide strategy for the collection of over the counter transaction and deposit activity (cash, card, check, foreign checks/currency, seized currency), and the transition from paper checks to electronic mechanisms.

OTCnet financial services is a secure web-based system combining the functionality and features of two former applications, Paper Check Conversion Over the Counter (PCC OTC), which electronically processed US checks presented for cashing or payment; and Treasury General Account Deposit Network (TGAnet), which processed US currency, foreign currency cash and foreign check item deposits. OTCnet financial services offers agencies superior customer service and high quality e-commerce solutions for collections and reporting needs.

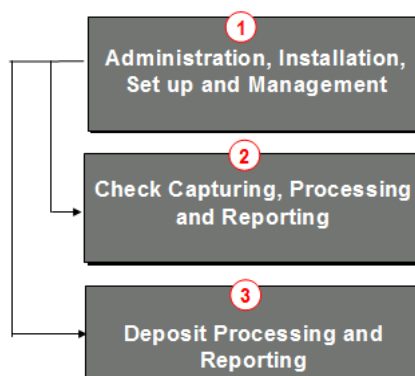
OTCnet financial services will:

- Electronically process US checks presented for cashing, payment or deposit
- Process US currency, foreign currency cash and foreign check item deposits
- Automate the collection and settlement process
- Provide online reporting and research capability for reconciliation and inquiries
- Improve deposit history record keeping

## OTCnet Elements

OTCnet is comprised of three elements; (1) Administration, (2) Check Capture, Check Processing and Reporting and (3) Deposit Processing and Reporting. The Administration element is a component of the Check Capture, Check Processing and Reporting as well as Deposit Processing and Reporting, as demonstrated in Figure 1 below.

Figure 1. OTCnet Elements



The three elements of OTCnet are defined as follows,

1. **Administration** allows for those with administrative permissions to install, setup users, and manage OTCnet
2. **Deposit Processing:** permits Federal agencies the ability to create and submit deposits for confirmation. This platform also allows for Financial Institutions to confirm those deposits and create adjustments electronically. Deposits can be created for US currency, foreign cash and foreign check items
3. **Check Capturing, Check Processing:** converts personal and business checks into electronic fund transfers. Transactions can be consumer, consumer accounts receivable, and business transactions.

## OTCnet Process Flow: Check Capture, Check Processing and Reporting

Check Capture and Check Processing involves converting paper checks received over the counter or through the mail into electronic debits to the check writer's account. The process is highly automated and greatly improves the collection, reconciliation, research and reporting processes associated with Federal Agency check collections.

In OTCnet, your Agency uses a scanner to capture the front and back of each check. You can search the check images as well as the check capture and transaction data throughout the CIRA (Check Image and Research Archive) Query feature within OTCnet. You can also access FRB CA\$HLINK to pull your transaction data and access Transaction Reporting System (TRS)

to retrieve deposit information. The captured image of the check is stored for seven years in OTCnet.

OTCnet is the Over the Counter Channel Application that provides check capture, check processing, and deposit processing to your Agency. OTCnet sends deposit voucher information to TRS and captured check data to Debit Gateway at the Federal Reserve Bank (FRB) Cleveland, who then sends the data to the appropriate Financial Institutions (FIs) either through FedACH (personal check) or Check 21 (non-personal check) where the check was written. Table 1 below identifies acceptable forms of FedACH and Check 21 payment types.

## What is ACH?

The ACH Network is a nationwide batch-oriented electronic funds transfer system governed by the NACHA (National Automated Clearing House Association) operating rules which provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH Operators, central clearing facilities through which financial institutions transmit or receive ACH entries. ACH payments include:

- Direct Deposit of payroll, Social Security and other government benefits, and tax refunds;
- Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums;
- Business-to-business payments;
- E checks;
- E commerce payments;
- Federal, state and local tax payments.

## What is Check 21?

Check 21, also known as 'Check Clearing for the 21st Century' Act, was signed into law on October 28, 2003. Provisions of the law took effect on October 28, 2004. It is important to understand the effects of Check 21 on OTCnet. Check 21 provides the legal framework for the creation of substitute checks, which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. To meet legal requirements, a substitute check must:

- Contain an image of the front and back of the original check.
- Bear a legend that states, "This is a legal copy of your check. You can use it the same way you would use the original check."
- Display a MICR line containing all information appearing on the MICR line of the original check.
- Conform in paper stock, dimension, and otherwise, with generally applicable industry standards for substitute checks.
- Be suitable for automated processing in the same manner as the original check.

**Note: All non-personal items are processed via Check 21.**



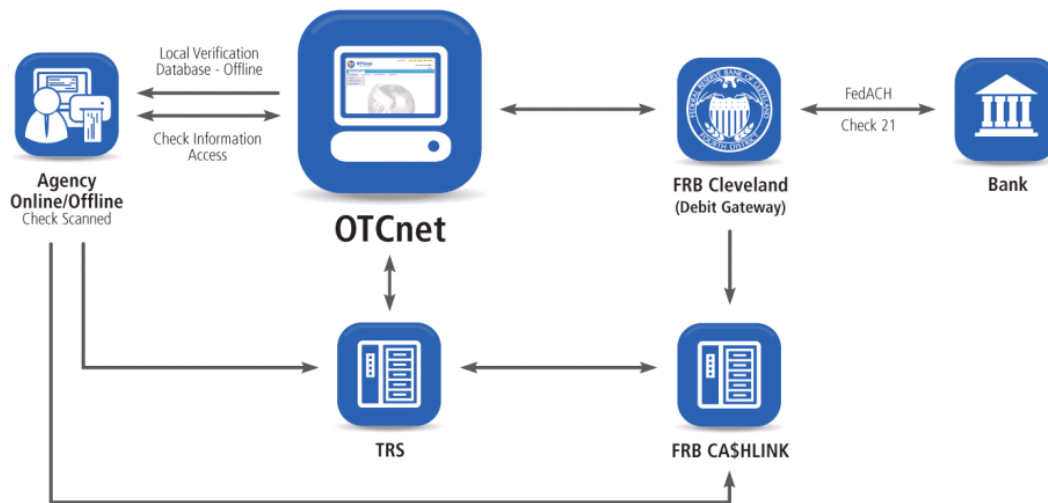
Overall, this legislation has modernized the nation's check payments system. Check 21 is designed to foster innovation in the payments system and to enhance its efficiency by reducing some of the legal impediments to check truncation. ALL payment instruments are eligible for processing under OTCnet, including Business Checks, Money orders, Treasury checks, Credit card checks, Traveler's checks, Cashier's checks, Official checks, Third-party checks, Payroll checks and checks drawn on state or local government. Check 21 requires financial institutions to accept a substitute check from a presenting institute and grant it equivalent status as the original check, if the substitute check meets prescribed requirements. It also requires a reconverting bank to meet the warranties and indemnities enacted through the legislation and subsequent regulations. Check 21 requires financial institutions to provide education to individual consumers on substitute checks and consumer recredit rights. For more information on Check 21, visit: <http://www.frb services.org/Retail/Check21.html>

**Table 1: FedACH and Check 21**

FedACH	Check 21
<ul style="list-style-type: none"> <li>• Direct Deposit of payroll, Social Security and other government benefits, and tax refunds</li> <li>• Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums</li> <li>• Business-to-business payments</li> <li>• E checks</li> <li>• E commerce payments</li> <li>• Federal, state and local tax payments</li> </ul>	<ul style="list-style-type: none"> <li>• Business Checks</li> <li>• Money Orders</li> <li>• Treasury Checks</li> <li>• Credit Card Checks</li> <li>• Traveler's Checks</li> <li>• Cashier's Checks</li> <li>• Official Checks</li> <li>• Third-party Checks</li> <li>• Payroll Checks</li> <li>• Checks drawn on state or local government</li> <li>• Personal Check (No Notice)</li> <li>• Personal Check (Opt Out)</li> </ul>

FRB Cleveland sends the accounting information to FRB CA\$HLINK II and makes your reporting information available (eg. SF215 and SF5515) the next business day in OTCnet. FRB CA\$HLINK II HLINK sends the deposit information to TRS (see complete Check Capture and Check Processing and Reporting Process flow in Figure 2 below).

The CA\$HLINK II system is used to settle and report transactions for the U.S. Government and its agencies. This system reflects deposits for all checks processed as well as debits for checks that are returned to an agency. Each day, designated official logs on to OTCnet and requests a report that details transactions that have posted to CA\$HLINK II.

**Figure 2. Check Capture, Check Processing and Reporting Process Flow**

If your Agency uses the Master Verification Database (MVD) (which provides downloads of prior negative check information and blocked items) and is working offline, the information is passed to the agency's Local Verification Database (LVD) when each batch is closed. The LVD is then used to determine the check writer's status and implement your Agency's bad check policy if applicable.

## OTCnet Process Flow: Deposit Processing and Reporting

Deposit Processing electronically collects and automates US and Foreign funds which facilitates the classification of Treasury collections on a daily basis.

### FI Commercial Process Flow

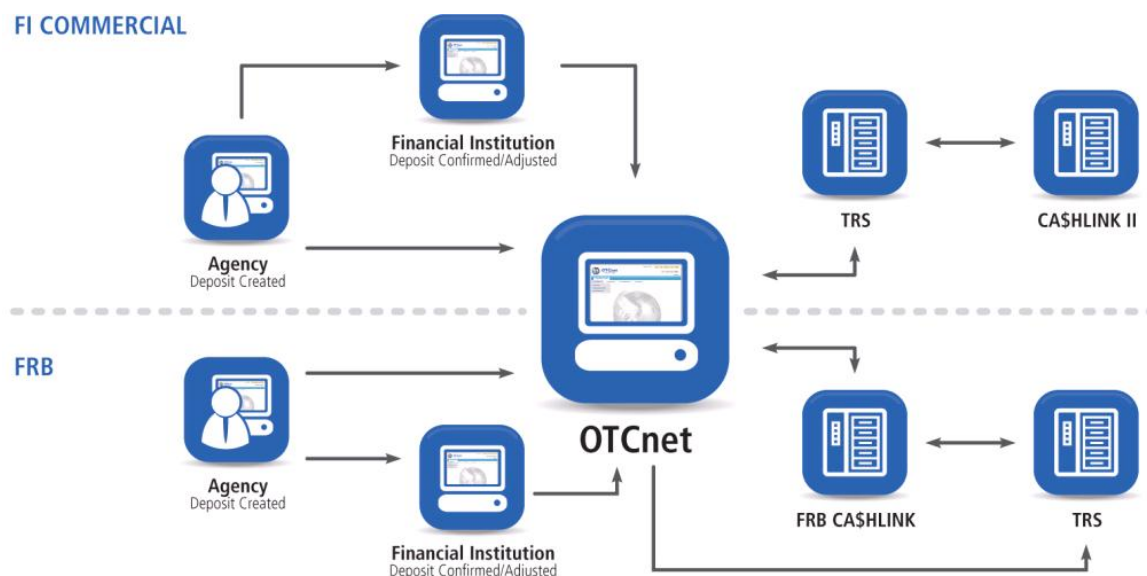
As shown In Figure 3 below, the Deposit Preparer electronically fills out the SF215 (deposit ticket) using OTCnet and prints out the deposit ticket. The bank deposit ticket, SF215 (deposit ticket), cash, and checks (US and foreign) are taken to your Financial Institution (FI). At the FI, the Deposit Confirmer confirms the deposit, rejects the deposit or creates an adjustment to the deposit using OTCnet.

OTCnet sends deposit voucher information to Transaction Reporting System (TRS) for reconciliation and makes it available to CASHLINK II. CASHLINK II obtains the reconciled deposit data from TRS and makes it accessible in OTCnet for agency retrieval.

### FRB Process Flow

As shown in Figure 3 below, the Deposit Preparer electronically fills out the SF215 (deposit ticket) using OTCnet and prints out the deposit ticket. The bank deposit ticket, SF215 (deposit ticket), cash, and checks (US and foreign) are taken to your Financial Institution (FI). At the FI, the Deposit Confirmer confirms the deposit, rejects the deposit or creates an adjustment to the deposit using OTCnet.

FRB CASHLINK II receives deposit information from OTCnet, facilitates settlement with the US Treasury and sends the information to TRS for reconciliation and makes it available to agencies through OTCnet, which also sends deposit voucher information to TRS.

**Figure 3. Deposit Processing and Reporting Process Flow**

The Deposit Preparer and Deposit Viewer can access OTCnet to view their deposit ticket information, as well as access reports, receive rejections, and view adjustments.

## OTCnet End Users

In OTCnet, there are three functional areas which allow users to focus on relevant tasks. The role you will hold is based on the types of tasks you will perform. You may perform tasks that fall under the following functionality of OTCnet; (1) Administration, (2) Check Capture, Processing and Reporting and (3) Deposit Processing and Reporting.

Under Administration, six users with varying degrees of permission can perform administrative duties which include tasks such as user management and system installation activities. They include a Check Capture Administrator, Check Capture Supervisor, Primary Local Security Administrator, Local Security Administrator, Accounting Specialist and Local Accounting Specialist.

For Check Capture, Processing and Reporting access, seven roles have permission to capture checks, process checks, access reports or edit /view the MVD.

Those who carry Deposit Processing and Reporting roles, can create deposits, approve, confirm (reject or adjust), and/or view information. There are a total of five users who can perform these functions. See Figure 4 for details.

**Figure 4. User Roles**

Administration	Check Capture/ Check Processing and Reporting	Deposit Processing and Reporting
<b>Agency</b> <ul style="list-style-type: none"> <li>▪ Check Capture Supervisor</li> <li>▪ Check Capture Administrator</li> </ul>	<b>Agency</b> <ul style="list-style-type: none"> <li>▪ Check Capture Operator</li> <li>▪ Check Capture Lead Operator</li> <li>▪ Check Capture Supervisor</li> <li>▪ *Batch Approver</li> <li>▪ *Batch Uploader</li> </ul>	<b>Agency</b> <ul style="list-style-type: none"> <li>▪ Deposit Preparer</li> <li>▪ Deposit Approver</li> <li>▪ Viewer</li> </ul>
<b>Financial Institution/ Federal Reserve</b> <ul style="list-style-type: none"> <li>▪ Primary/ Local Security Administrator</li> <li>▪ Accounting Specialist/ Local Accounting Specialist</li> </ul>	<b>Financial Institution/ Federal Reserve</b> <ul style="list-style-type: none"> <li>▪ Master Verification Database (MVD) Editor</li> <li>▪ Master Verification Database (MVD) Viewer</li> </ul>	<b>Financial Institution/ Federal Reserve</b> <ul style="list-style-type: none"> <li>▪ Deposit Confirmer</li> <li>▪ Viewer</li> </ul>

\* Considered sub-roles. Assigned to users with existing roles.

The next page details the OTCnet Deposit Processing and Reporting roles with their associated permissions. Figure 5 provides a breakdown of permissions at the Federal Program Agency level as well as the Financial Institution / Federal Reserve Bank Financial Institution level. They include Primary Local Security Administrator, Local Security Administrator, Accounting Specialist, Local Accounting Specialist, Deposit Preparer, Deposit Approver, Viewer and Deposit Confirmer.

Figure 5. Deposit Processing and Reporting Roles

Role >	Federal Program Agency							Financial Institution/ FRB FI			
	PLSA	LSA	AccSpec	Acc Spec Local	Preparer	Approver	Viewer	PLSA	LSA	Confirmer	Viewer
Add/Update/Delete a User	•	•						•	•		
Reset Password	•	•						•	•		
Manage Own Account	•	•	•	•	•	•	•	•	•	•	•
OTCnet Logon and Homepage	•	•	•	•	•	•	•	•	•	•	•
Create/Modify Deposit					•						
Submit Deposit						•					
Confirm/Reject Deposit										•	
View Deposit / Adjustment Detail					•	•	•			•	•
Search Deposit / Adjustment					•	•	•			•	•
Create Deposit Adjustment										•	
Create Return Item Adjustment										•	
Modify Organization Hierarchy			•	•							
Delete Organization Hierarchy			•	•							
View Organization Hierarchy			•	•							
Search Organization Hierarchy			•	•							
Modify Accounting Codes			•								
Import Accounting Codes			•								
View Accounting Codes			•	•							
Modify Endpoint Mappings			•	•							
Modify Custom Labels			•								
View Custom Labels			•	•							
Modify Processing Options			•	•							
View Processing Options			•	•							
Modify User Defined Fields (UDF)			•								
View User Defined Fields (UDF)			•	•							
View Financial Institution										•	•
View Business Reports			•	•	•	•	•			•	•
View Security Reports	•	•						•	•		
View Administrative Reports					•	•	•			•	•
Read/View Audit Log	•	•									

On the next page, Figure 6 specifies OTCnet Check Capture roles and permissions at the Agency level. They include the Check Capture Operator, Check Capture Lead Operator, Check Capture Administrator and Check Capture Supervisor roles.

Figure 6. Check Capture Roles

Role >	Federal Program Agency						
	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	*Batch Approver	*Batch Uploader	
AuthorizeDuplicates				•			Online/Offline
AuthorizeMICRCorrection				•			Online/Offline
AuthorizePoorImageQuality				•			Online/Offline
BalanceCheckAmounts		•		•			Online/Offline
ChangeBatchControlValues		•		•			Online/Offline
ChangeBatchStatus				•			Online/Offline
CloseBatch	•	•		•			Online/Offline
EditBatch		•		•			Online/Offline
ChangeMode	•	•					Online/Offline
ConfigureSystem			•	•			Online/ Offline
View Check Capture System Configuration	•	•	•	•			Online
ConfigureBatchManager	•	•	•	•			Online/Offline
OverrideVerification				•			Online/Offline
ProcessTransactions	•	•					Online/Offline
Approve/Submit Batch				•	•		Online/Offline
View BatchList	•	•	•	•			Online/Offline
VoidItemsDuringBalancing				•	•		Online/Offline
VoidTransaction				•	•		Online/Offline
Check Capture System Maintenance (Upgrade Scanner Firmware)			•	•			Online/Offline
Check Capture System Maintenance - Upgrade Application			•	•			Offline
Check Capture System Maintenance - Upgrade Form			•	•			Offline
Upload Batch				•		•	Offline
Acknowledge Batch				•		•	Offline
RecoverFromSecondaryStorage				•			Offline
ResetLVD			•	•			Offline
UpdateLVD		•		•			Offline
AuthorizeOldVerification				•			Offline
Download Check Capture Application			•				Offline
View ActivityLog Offline			•	•			Offline
Read/View Audit Check Capture Module - Partial - Access User's Own Activities only	•	•					Offline
Manage Users			•				Offline
Download User Profiles			•				Offline

\* Considered sub-roles. Assigned to users with existing roles.

The final table below shows the OTCnet Check Processing and Reporting user roles and their associated permissions. Figure 7 provides a breakdown of permissions at the Agency level. They include the Check Capture Operator, Check Capture Lead Operator, Check Capture Administrator, Check Capture Supervisor, MVD Editor and MVD Viewer roles.

Figure 7. Check Processing and Reporting

Role >	Federal Program Agency									
	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	*CIRA Viewer	*View Reports (New)	MVD Editor (New)	MVD Viewer (New)	* Batch Approver
Manage Own Account	•	•	•	•	•	•		•	•	
OTCnet Logon and Homepage	•	•	•	•	•	•		•	•	
Modify Organization Hierarchy				•						
Delete Organization Hierarchy				•						
View Organization Hierarchy	•	•	•	•	•	•		•	•	
Search Organization	•	•	•	•	•	•		•	•	
Create / Modify Verification Records								•		
View Verification Records								•	•	
Read block record containing only an ABA								•	•	
Create / Modify Check Capture Site				•						
Download Firmware				•						
View Batch Management		•	•	•	•					•
Update Batch Management					•					•
Delete Batch Management					•					
View CIRA	•					•		•	•	
Read/View Audit Admin- Partial				•						
Read/View Audit Check Capture				•						
Read/View Audit Check Capture Module - Partial					•					
Read/View Audit Check Capture Module - Partial		•	•							
Read CIRA CSV Report	•			•				•	•	
Read Deposit Ticket Report	•			•			•	•	•	
Read Debit Voucher Report	•			•			•	•	•	
Read General Agency Reports	•			•			•	•	•	

\* Considered sub-roles. Assigned to users with existing roles.

## Topic 2. Overview of OTCnet Participant User Guide Content

### Introduction

This OTCnet Participant User Guide is intended to provide you with the skills you need to use OTCnet, a system by which users can capture and process checks, and/or process deposits. Users with appropriate permissions can install, setup, and manage OTCnet.

The Participant User Guide can be used independent of or in conjunction with the OTCnet Web-based Training (WBT) or Instructor-led Training (ILT). In addition to the User Guides, you may choose to use the Job Aids which provide you with a “quick tips” reference for creating agency hierarchy, establishing depositing endpoints, processing options etc, for Deposit Processing as well as a reference for configuring Check Processing settings. Both the Participant User Guides and Job Aids are accessible through the OTCnet web site, OTCnet Application Help link site or through the Library button located within the WBT.

The Participant User Guides offer a series of 31 functions related Chapters with individual topics for Administration, Deposit Processing and Check Capture and Processing. Each OTCnet Participant User Guide topic includes a textual description of the task addressed, with screenshots as necessary, and ends with a wrap-up steps section providing step-by-step instructions for completing the task as appropriate.

Each Chapter contains additional space designated for note-taking if you choose. Although separated by segment, the User Guides may be printed individually or as one complete manual. You are not required to complete all 31 Chapters, but it is highly encouraged that you access the Chapters that pertain to your user role.

### Administration Participant User Guide

Eight Chapters make up the Administration Participant User Guide. These include Check Capture, Check Processing and Deposit Processing Administrative functionality. Table 2 describes the related concepts covered in each Chapter:

**Table 2. Administration Chapters**

Chapter	Description
<b>1. Introduction to OTCnet and Overview of OTCnet Participant User Guide Content</b>	In this Chapter, you will learn about the background of OTCnet, the element and process flows that make up OTCnet as well as overview of the Participant User Guides.
<b>2. Accessing and Navigating OTCnet</b>	In this Chapter, you will learn how to log on, establish security settings and how to use the OTCnet Main Page.



<b>Chapter Cont'd</b>	<b>Description Cont'd</b>
<b>3. Managing User Accounts</b>	In this Chapter, you will learn how to create a user account, update a user account, and assign user privileges
<b>4. Managing Your Agency's Hierarchy</b>	In this Chapter, you will learn how to create a hierarchy, designate an OTC Endpoint, establish a Financial Institution relationship, and designate a check capture location.
<b>5. Configuring Deposit Processing Settings</b>	In this Chapter, you will learn how to create, import and map accounting codes; establish processing options and custom field labels; and modifying a user defined field.
<b>6. Viewing Financial Institutions</b>	In this Chapter, you will learn how to view Financial Institution details.
<b>7. Configuring Check Processing Settings</b>	In this Chapter, you will learn how to set up, modify and view a terminal configuration, view an audit log and download firmware.
<b>8. Installing Scanner and Offline Functions</b>	In this Chapter, you will learn how to properly install offline check capturing software; manage offline check capturing; set up scanners; and configure check capture settings in offline mode.

In addition to the Participant User Guides, the OTCnet Job Aid walks an Administrator through the steps to setting up an organizational hierarchy and Check Capture and Processing Administrative settings. These may be used in conjunction with the eight Administration Chapters reviewed above.

## Deposit Processing and Reporting Participant User Guide

10 Chapters make up the Deposit Processing and Reporting Participant User Guide. Table 3 describes the related concepts covered in each Chapter:

**Table 3. Deposit Processing Chapters**

<b>Chapter</b>	<b>Description</b>
<b>1. Introduction to OTCnet and Overview of OTCnet Participant User Guide Content</b>	In this Chapter, you will learn about the background of OTCnet, the element and process flows that make up OTCnet as well as overview of the Participant User Guides.
<b>2. Accessing and Navigating OTCnet</b>	In this Chapter, you will learn how to log on, establish security settings and how to use the OTCnet Main Page.
<b>3. Creating and Modifying Deposits</b>	In this Chapter, you will learn how to create and modify deposits.
<b>4. Searching for Deposits</b>	In this Chapter, you will learn how to search for and download deposits.
<b>5. Approving Deposits or Returning Deposits to Draft</b>	In this Chapter, you will learn how to approve deposits or return deposits to draft.
<b>6. Confirming, Rejecting or Adjusting Deposits</b>	In this Chapter, you will learn how to confirm deposits, adjust deposits, or apply a credit/ debit adjustment for US Currency and Foreign Check Items.
<b>7. Managing Adjustments</b>	In this Chapter, you will learn how to create a returned item adjustment for US Currency and Foreign Check Items.
<b>8. Searching Adjustments</b>	In this Chapter, you will learn how to search and download adjustments.
<b>9. Viewing Reports</b>	In this Chapter, you will learn how to view and pull administrative and business reports.
<b>10. Viewing Deposits</b>	In this Chapter, you will learn how to view deposit drafts, deposits awaiting approval, confirmed deposits, deposit adjustments, rejected deposit details, submitted deposits and how to download vouchers.

## Check Capture, Check Processing and Reporting Participant User Guide

13 Chapters make up the Check Capture, Check Processing and Reporting Participant User Guide. Table 4 describes the related concepts covered in each Chapter:

**Table 4. Check Capture and Check Processing Chapters**

Chapter	Description
<b>1. Introduction to OTCnet and Overview of OTCnet Participant User Guide Content</b>	In this Chapter, you will learn about the background of OTCnet, the element and process flows that make up OTCnet as well as overview of the Participant User Guides.
<b>2. Installation Requirements</b>	In this Chapter, you will learn how to prepare your system to use OTCnet and how to use OTCnet's check capture components.
<b>3. Accessing and Navigating OTCnet</b>	In this Chapter, you will learn how to log on, establish security settings and how to use the OTCnet Main Page.
<b>4. Capturing and Managing Checks Online</b>	In this Chapter, you will learn how to capture/recapture a check online; choose an appropriate check processing method and type; correct a MICR line; resolve a duplicate check; void a check; view a check batch list; perform batch control/batch balancing; close a batch; transmit a batch; activate/deactivate a batch; manually close/upload/acknowledge a batch; edit a captured check; and print a receipt.
<b>5. Correcting Scanned Checks</b>	In this Chapter, you will learn how to edit a check item and how to correct a Magnetic Ink Character Recognition (MICR) codeline.
<b>6. Managing Verification Records</b>	In this Chapter, you will learn how to create, edit and search for a Master Verification Database (MVD) record.
<b>7. Using OTCnet Offline</b>	In this Chapter, you will learn how to log on to offline; software components; capture/recapture a check offline; choose an appropriate check processing method and type; correct a MICR line, resolve a duplicate check; void a check; manage batch list; perform batch control/ batch balancing; close a batch; transmit a batch; activate/deactivate a batch; manually close/upload/acknowledge a batch; edit a captured check; and print a receipt.

<b>8. Reporting on Scanned Checks</b>	In this Chapter, you will access and run reports, query checks, and view a search result.
<b>9. Troubleshooting</b>	In this Chapter, you will learn how to acquire and regain user access and passwords, as well as resolve problems transmitting and closing a batch. Additionally, you will understand who to contact for access and scanner issues. This Chapter will help you to decipher OTCnet error messages and how to refill the 'Electronically Processed' hand stamp if applicable.
<b>10. Appendix</b>	<p>In this Chapter, you will understand administrative detail for cost, paperwork, policy, training and customer service, as well as password requirements and security guidance.</p> <p>This Chapter also describes how to resolve check issues, return equipment procedure and offers information about using CIRA and the MVD.</p>
<b>11. RDM Scanner Appendix</b>	In this Chapter, you will learn how to properly scan a check using the RDM scanner, maintain your scanner and contact the scanner support help desk.
<b>12. Panini Scanner Appendix</b>	In this Chapter, you will learn how to properly scan a check using the Panini scanner, maintain your scanner and contact the scanner support help desk.
<b>13. Queue Interface</b>	In this Chapter, you will learn how the queue interfacing functionality is used (if applicable to your Agency).



## Glossary

### A

**Access Groups by Users Report** - This report displays the roles and the corresponding access groups of the role for a particular OTCnet user. The role assigns the permissions (functions/features) that a user has access to in OTCnet. The access group governs the OTC Endpoint(s) and the data that a user has permission to access.

**Account Key** - The account number assigned to a deposit when it is submitted to FRB CA\$HLINK.

**Accounting Code** - A unique agency classification code assigned to a transaction. Identifies the FRB Account Key that is used within the Federal Reserve. The FRB Account Key is used by FRB CASHLINK in combination with the RTN to determine the appropriate CA\$HLINK II CAN. The FRB Account Key is similar to the CAN, but is only used for FRB financial activity.

**Accounting Code Description** - A brief explanation that provides further detail about an accounting code.

**Accounting Code Name** - The title of the accounting code.

**Accounting Specialist** - A user who is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet.

**Activity Type** - The parameter indicates if a User Defined Field (UDF) is used for capturing custom agency information for a deposit or during classifying the deposit with accounting codes. OTCnet allows for the creation of three UDFs for the deposit activity, and two UDFs for the deposit accounting subtotals activity.

**Adjustment Activity (FI) Report** - A business report that allows you to view adjustments made by your financial institution (FI).

**Adjustment Activity (FRB) Report** - A business report that allows you view adjustments made by your Federal Reserve Bank (FRB).

**Adjustments by OTC Endpoints Report** - A business report that allows you to view adjustments made by Agency Location Code (ALC) and Adjustment Types (Credit, Debit or Return Item Adjustments). An adjustment was created when a deposit ticket has been received by a financial institution and the amount of the deposit does not match the deposit amount reported on the deposit ticket.

**Agency CIRA Report** - A check processing business report that allows you to view the batch level transaction activity for a specified OTC Endpoint. A user can filter the report by Received Date, Capture Date, Batch ID, or Check Capture Operator.

**Agency Contact** - A person designated by an agency as the primary contact regarding deposit-related matters.

**Agency Information** - The optional comments or instructions, receipt processing dates, alternate agency contact, and internal control number for your deposit.

**Agency Location Code (ALC)** - A numeric symbol identifying the agency accounting and/or reporting office. **Agency Location Code plus 2 (ALC+2)** - A numeric symbol identifying the agency accounting and/or reporting office.

**Agency Manager** - A user that has authorization to view and download CIRA records and view reports.

**Alternate Agency Contact** – A person designated by an agency as the secondary contact regarding deposit-related matters.

**American Bankers Association (ABA)** - (also known as **Bank Routing Number**) A routing transit number (RTN), routing number, or ABA number is a nine-digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

**Approved Batch Status** - Indicates that the batch is ready for settlement.

**Audit Log** - A table that records all interactions between the user and OTCnet Deposit Reporting, Check Capture, Check Processing, administrative actions and other processes that take place in the application. Some entries also contain before and after values for actions completed. The audit log is available for download to a *comma separated value report (CSV)* and opened in a spreadsheet program or available to print in a formatted audit log report.

**Automated Clearing House** - A computerized network used by member financial institutions to process payment orders in machine readable form. ACH processes both credit and debit transactions between financial institutions in batches. ACH items are settled electronically and do not require an image.

**Awaiting Approval (AWAP)** - A deposit that is waiting for deposit confirmation by a Deposit Approver.

## B

**Back Office Processing Method** - Indicates that a customer presented a check in person, but the check is being scanned in a controlled back-office environment away from the customer.

**Batch** - A file containing the transaction information and tiff images (collection of scanned checks) of one or more checks, which will be sent for settlement.

**Batch Control/Batch Balancing** - An optional feature (which can be configured to be mandatory) that agencies can use as a batch balancing tool to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts and check number totals have been accurately entered. The functionality is available for both single item mode and batch mode.

**Batch ID** - The unique number assigned to a batch by OTCnet.

**Batch List Report** - A report that contains transaction information for each batch item, including the Individual Reference Number (IRN), Item Type, ABA Number, Account Number, Check Number, and Amount.

**Batch Status** - Reflects the current state of a batch during processing, transmission, and settlement. The batch states for online OTCnet are Open, Closed, Approved, and Forwarded. The batch states for offline OTCnet are Open, Closed, Approved, Sending, Sent, Acknowledged, Send Error, and Acknowledgment Error (offline only).

**Blocked** - A customer may no longer present checks for a specific ABA number and account number due to manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

## C

**CA\$HLINK II** - An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. government funds and to provide deposit information to Federal agencies.

**CA\$HLINK II Account Number (CAN)** - The account number assigned to a deposit when it is submitted to CA\$HLINK II.

**Capture Date** - The calendar date and time the payment is processed by the agency.

**Cashier ID** - The ID of the user that created the transaction.

**Central Image and Research Archive (CIRA)** - The Central Image Research Archive (CIRA) is an image archive of all items processed in the OTCnet System.

**Characteristics** - The properties of a user, organization, deposit, or financial institution.

**Check 21** - Provides the legal framework for the creation of substitute checks which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. Check 21 items require an image before they can settle. Check 21 is also referred to as check truncation.

**Check Amount** - The dollar amount of the check.

**Check Capture** – The component of OTCnet used to process scan images of checks and money orders through OTCnet for the electronic deposit of checks and money orders at financial institutions. Check capture can be done online through the internet, or offline through the user's desktop.

**Check Capture Administrator** - An agency user that has the authorization to define and modify the check capture sites; to configure Check Capture functions and perform upgrades of the application; to download user profiles; as well as download software or firmware to the terminal using the Download Check Capture application permission.

**Check Capture Lead Operator** - An agency user that has the authorization to in scan checks into a batch, close a batch, balance check amounts and enter batch control values during batch



closing. However, the user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

**Check Capture Offline** – A web-based functionality in the offline Check Capture application that resides in the user's desktop for capturing check images for the electronic deposit of checks and money orders. The check transactions are stored within a local database, and the check information will need to be uploaded to OTCnet server when there is internet connectivity before they can be deposited for settlement.

**Check Capture Online** – A web-based functionality within OTCnet to allow agencies users to process scanned images of checks and money orders for the electronic deposit of checks and money orders at financial institutions. The check transactions are directly saved to the OTCnet online database, and no upload of batches of checks are needed.

**Check Capture Operator** - An agency user that has the authorization to perform only very minimal Check Capture activities. This user has authorization to scan checks into a batch and close a batch. This user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

**Check Capture Supervisor** - An agency user that has the authorization to perform all the functions on the Check Capture. The user has authorization to accept duplicates (not recommended), make MICR corrections, authorize the use of out-of-date LVD, and accept checks with poor quality.

**Check Number** - The printed number of the check writer's check.

**CIRA CSV Report** - A check processing business report that allows you to export data based on a query to a comma separated value report (CSV). The exported data can be used to import into other applications within an agency.

**CIRA Viewer** - A user that has authorization to view CIRA records and download CSV files.

**Clear** - Indicates that a customer may present checks for a specific ABA Number and Account Number, because the prior restrictions on the individual's check payments have been removed. Note: Manually cleared items are permanently cleared. If a transaction is cleared in error, manual suspend, block or deny records need to be created in its place to prevent transactions.

**Closed Batch Status** - Indicates the batch is closed and no new checks may be scanned into that batch.

**Comma Separated Values (CSV)** - A computer data file used for storage of data structured in a table form. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column.

**Confirmed** - A deposit that has been reviewed and then confirmed by a financial institution or FRB.

**Cost Center Work Unit (CCWU)** – A Federal Reserve cost center work unit that processing the FRB deposits and adjustments. It is normally abbreviated as CCWU, and provided only on non-commercial (FRB settled) transactions. Debits and credits processed by FRB Cleveland will be noted with the CCWU number 9910 on the daily accounting statement agencies receive from the Federal Reserve Bank.

**Custom Label** - Text defined by OTCnet that describes a level in the organization hierarchy, the internal control number, or agency accounting code.

**Customer Not Present Processing Method** - The processing method selected in OTCnet when processing a check that has been presented by a check writer who is not present at the agency location i.e., mail.

**Customer Present Processing Method** - The processing method used in the OTCnet when the check writer is presenting the check in person.

## D

**Daily Voucher Report** - A business report that allows you to view the daily voucher extract.

**Data Type** - The type of data that should be entered for a user defined field.

**Date of Deposit** - The date, prior to established cut off times, the user transmits a batch of checks and money orders through check capture, or the date the agency sends the physical negotiable instruments to the financial institution.

**Debit Gateway** - The financial settlement program that is responsible for the presenting and settling of payment transactions acquired through the OTCnet application. The Debit Gateway receives a transaction file from OTCnet and determines the proper path for settlement of each item. Items are either converted to ACH for direct automated clearing house debit, or are included in an image cash letter, which is sent to the Check 21 system for presentment to paying banks. Once the file is processed, the Debit Gateway sends a Response Processing File (RPF) to OTCnet with the status of each of the items.

**Demand Deposit Account (DDA)** - The account at a financial institution where an organization deposits collections.

**Denied** - Indicates that OTCnet system permanently denies an individual from cashing a check through OTCnet based on the combination of ABA number, account number, and User Defined Field 1. User Defined Field 1 is usually the SSN number of an individual.

**Deny Date** - Indicates when the verification record (MVD/LVD) expires, and OTCnet can start accepting checks that will be presented by a check writer that has previously presented a bad check. The Deny Date is calculated based on suspension periods configured in the Check Cashing policy of an OTC Endpoint.

**Deposit** - A collection of over-the-counter receipts deposited to a Treasury General Account for credit.

**Deposit Activity (FI) Report** - A business report that allows the financial institution to view deposits submitted to its location.

**Deposit Activity (FRB) Report** - A business report that allows you to view deposits submitted to your FRB.

**Deposit Approver** - A user who has authorization to review and submit deposits to a financial institution.

**Deposit Confirmer** - A user at a financial institution that has authorization to verify the accuracy of deposits received from an agency.

**Deposit History by Status Report** - A business report that allows you to view deposits by status.

**Deposit Information** - The attributes that define a deposit: deposit status, voucher number, deposit endpoint, ALC, voucher date, deposit total, check/money order subtotal, currency subtotal, and subtotals by accounting code.

**Deposit Preparer** - A user that has authorization to prepare and save deposits for approval to a Deposit Approver.

**Deposit Total** - The total amount of over-the-counter receipts included in the deposit.

**Deposits by Accounting Code Report** - A business report that allows you to view deposits by accounting code.

**Deposits by OTC Endpoint Report** - A business report that allows you to view deposits by OTC Endpoint.

**Display Order Number** - The order in which user defined fields (UDFs) should be displayed.

**Draft** - A deposit that is saved for modification at a later date by a Deposit Preparer.

## F

**Failed** - The item was unable to be processed and/or settled by Treasury/FMS. These are item that could not be collected such as foreign items or possible duplicate items. These items are not included on your 215 Report.

**Federal Program Agency** - A permanent or semi-permanent organization of government that is responsible for the oversight and administration of specific functions.

**Federal Reserve Bank (FRB)** - A Federal Reserve Bank is one of twelve regulatory bodies throughout the United States that make up the Federal Reserve System. Each Bank is given power over commercial and savings banks in its area and is charged with making sure that those banks comply with any and all rules and regulations.

**Federal Reserve Bank-Cleveland (FRB-C)** - Partners with FMS to manage the OTCnet application. Responsible for check clearing, deployment, training, project management and customer service.

**Federal Reserve System's Automated Clearing House (ACH) System** - Enables debits and credits to be sent electronically between depository financial institutions.

**Financial Institution (FI)** - A bank, designated by the Treasury and a Treasury General Account (TGA) of International Treasury General Account (ITGA), which collects funds to be deposited in the Treasury General Account. These banks also include the Federal Reserve Bank (FRB).

**Financial Institution Information** - The name, address, routing transit number, and the demand deposit account number of a financial institution.

**Financial Management Service (FMS)** - The bureau of the United States Department of Treasury that provides central payment services to federal agencies, operates the federal government's collections and deposit systems, provides government wide accounting and reporting services, and manages the collection of delinquent debt owed to the government.

**Firmware** - A release used for initial download or upgrades to the scanner software that allows a scanner to be used on a terminal. The firmware versions also contains a series of other back-end installation files that should be installed on a terminal to enable it to be used for Check Capture in OTCnet.

**Fiscal Year** - A 12-month period for which an organization plans the use of its funds.

**FMS Statistical Report** - A check processing administration report that allows you to view statistical details for an OTC Endpoint. The report includes statistical information regarding the total transactions, overall success rate, total returns sent back to the agency, and total returns received. The report is available for 15 rolling days.

**Forwarded Batch Status** - Indicates the batch has been sent to Debit Gateway to initiate the settlement process.

**Franker** - An internal stamp unit that stamps a check with "Electronically Processed" after the check is processed and scanned. Franker availability is based on the model of your scanner.

**Franking** - The process of stamping a check processed through Check Capture. The stamp indicates that the check was electronically processed.

## H

**Highest Level Organization** - The primary level of the organization hierarchy.

## I

**IBM Tivoli Identity Manager (ITIM)** - Refers to FMS's Enterprise provisioning tool for user account and identity management.

**Individual Reference Number (IRN)** - The auto-generated unique number used in OTCnet to identify Check Capture transactions. **Input Length Maximum** - The maximum number of characters that may be entered in a user defined field.

**Input Length Minimum** - The minimum number of characters that may be entered in a user defined field.

**Internal Control Number** - A customizable field for agency use to further describe a deposit.

**Item Detail Report** - A report that contains the information about an individual item (check) associated with a batch. The report print-out will contain MICR information, data entered about the check, and an image of the check obtained during scanning.

**Item Type** - Indicates whether the check presented is a personal or business check. This determines whether the check is handled through Check 21 (non-personal) or FedACH (personal).

## L

**Local Accounting Specialist** - A user who is an expert on the organizational structure, reporting needs and accounting rules for their depositing endpoint and its lower level OTC Endpoints. This role will establish and maintain the organizational structure, accounting code mappings to individual endpoints and the processing options that one or more lower level OTC Endpoints will use in OTCnet.

**Local Security Administrator (LSA)** - An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Local Verification Database (LVD)** - A database (specific to the endpoint using OTCnet) that is downloaded from OTCnet and stored locally on the agencies network, which replicates the information found in the Master Verification Database (MVD).

**Lower Level Organization** - Any organization created below the highest level organization.

**LVD Contents Report** - A check processing business report that allows you to view the contents of a Local Verification Database (LVD) for a given OTC Endpoint.

## M

**Magnetic Ink Character Recognition (MICR)** - Digital characters on the bottom edge of a paper check containing the issuing bank's ABA number and account number. The check number may also be included.

**Master Verification Database (MVD)** - It is an online database specific to the agency that maintains the agency hierarchy check cashing policy, information on bad check writers, and manually entered blocked items based on an agency's policy. Bad check information is accumulated in the MVD as agencies process checks through Check Capture. The MVD provides downloads of dishonored check information and blocked items via the Local Verification Database (LVD) on a daily basis.

**MVD Editor** - A user that has the authorization to view, edit, and download CIRA records, view verification records, and read blocked records containing only ABA permissions.

**MVD Viewer** - A user that has the authorization to view and download CIRA records, view verification records, and read blocked records containing only ABA permissions.

## N

**Non-Personal Item Type** - Indicates that the name on check is an organization, or the check is a money order, traveler's check, or third-party check.

**Non-Reporting OTC Endpoints Report** - A business report that allows you to view OTC Endpoints that have not reported a deposit.

## O

**Open Batch Status** - Indicates the batch is open and accepting new checks.

**Organization** - The location or level within a Federal Program Agency.

**Organization Hierarchy** - The structure of a Federal Program Agency as defined in OTCnet.

**Organization Hierarchy Report** - A check processing business report that allows you to view the target OTC Endpoint within the context of the current OTC Endpoint.

**OTC Collections** - Receipts that contain cash, checks, and/or money orders that are collected over-the-counter by organization endpoints in exchange for goods or services.

**OTC Endpoint** - The endpoint (location) that collects over-the-counter (OTC) receipts and deposits them to the Treasury's General Account.

**OTC Endpoint (CHK)** - The endpoint (location) setup in OTCnet to use check capture.

**OTC Endpoint (TGA)** - The endpoint (location) setup in OTCnet to use Deposit Reporting. **OTC Endpoint Mapping** - The assignment of accounting codes to an agency's OTC Endpoint, for which a deposit amount can be allocated.

**OTCnet Offline** - Refers to the over the counter application that provides Check Capture functionality to end users with limited internet activity, and provides the capability to upload offline-captured batches to the Online OTCnet application for processing.

**OTCnet Online** - Refers to the web-based over the counter application that provides Check Capture, Check Processing and Deposit Processing functions to end users (that have constant internet activity).

**Over the Counter Channel Application (OTCnet)** - Refers to the over the counter application that provide Check Capture and Deposit Reporting to end users.

## P

**Personal Item Type** - Indicates that the name on check is an individual's name, not acting as a business.

**Primary Local Security Administrator (PLSA)** - An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Processing Options** - User-defined parameters for the deposit and adjustment processes.

**Processing Options by OTC Endpoints Report** - A business report that allows you to view processing options defined for endpoints within the organization.

## R

**Received** - The agency has sent this transaction through OTCnet. No settlement has been performed for this transaction yet.

**Received Date** - The date the check was received by web-based OTCnet.

**Rejected** - A deposit that is returned by a financial institution or FRB to the Deposit Preparer to create a new deposit.

**Represented** - This transaction was returned with a reason code that allows for another collection attempt to be made (see Appendix Chapter of the Participant User Guides for Reason Codes). Depending on an agency's policy, the item is reprocessed in an attempt to collect the funds from the check writer. Items with this status are in-process of collection.

**Retired** - This transaction was unable to be collected. The agency receives an SF5515 Debit Voucher Report with a debit processed to Debit Gateway, the effective date and debit voucher number. The offset to the agency's debit is an ACH return or a paper return (Check 21) received from the check writer's financial institution. This transaction cannot be processed again through OTCnet.

**Return Reason Codes** - Represent the numeric codes used in the ACH and paper return processing, which specify the reason for the return of the transaction and Check 21 codes.

**Return Settlement Date** - The effective date of settlement of the returned check item.

**Returned Item** - A check that was originally part of an OTCnet deposit but returned to the financial institution for non-sufficient funds, closed account, etc.

**Routing Transit Number (RTN)** - (also known as **American Bankers Association (ABA) Number** or **Bank Routing Number**) - The nine-digit number used to identify a Financial Institution.

## S

**Save as Draft** - An option that allows a Deposit Preparer to save a deposit for modification at a later date.

**Save for Approval** - An option that allows a Deposit Preparer to save a deposit for a Deposit Approver to submit to a financial institution.

**Separation of Duties** - A concept used to ensure there are typically separate personnel with authority to authorize a transaction, process the transaction, and review the transaction.

**Settle Best Method** - The option that allows OTCnet to decide the best settlement method for personal and non-personal checks. **Settled** - This transaction is complete and the funds have been credited to the agency's Treasury General Account. The effective date of the deposit and the SF215 Deposit Ticket Report deposit ticket number are provided.

**Settlement Date** - The date the deposit is credited to the Treasury General Account.



**SF215 Deposit Ticket Report** - The report presented to a financial institution by a U.S. government agency with checks and other payment instruments to make a manual deposit. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is available in OTCnet for 45 calendar days.

**SF5515 Debit Voucher Report** - The report used to debit the Treasury General Account (TGA) to decrease the amount of a deposit made to that account. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is available in OTCnet for 45 calendar days.

**Short Name/Code** - The user-defined text describing an organization. Short Names/Codes must be unique within an organization hierarchy.

**Submit** - An option that allows a Deposit Approver to submit a deposit to a financial institution.

**Submitted** - A deposit that is submitted and waiting deposit confirmation by a Deposit Confirmer.

**Suspend** - Indicates that an individual's record is set to a predetermined suspension period. During this time, OTCnet prevents an individual from processing a check through OTCnet. The individual's database record has a Trade Status of Suspend and the expiration date is set until a specific date.

## T

**Terminal ID** - The unique number assigned to the workstation where a user performs functions in OTCnet.

**Trade Status** - Represents the status of the verification records. There are four possible trade statuses in the system: Blocked, Denied, Suspended, and Cleared. The Trade Status D-Suspended or D-Denied is assigned to auto generated Dynamic records.

**Transaction History** - Defines the time range that a Deposit Confirmer will be able to view the historical deposit transactions for his or her financial institutions. For example, if the transaction history is set at 45 days, the Deposit Confirmer will be able to view all the deposits that he or she has confirmed for the past 45 days.

**Transaction Reporting System (TRS)** - A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Treasury Account Symbol (TAS)** - The receipt, expenditure, appropriation, and other fund account symbols and titles as assigned by Treasury.

## U

**Universal Serial Bus (USB)** - A connection port on a computer that is universally compatible with many types of devices, such as printers, speakers, mouse, flash drives, etc.



**US Dollar Equivalent (USE)** - The deposit amount, in United States currency, which is equal to the foreign currency for which it is being exchanged.

**US Treasury** - The executive department and the Treasury of the United States federal government.

**User Defined Field (UDF)** - A user-defined text that describes deposit activity or deposit accounting activity.

**User Information Report** - A security report allows that you to view a user's contact information.

**Users by Access Group (FI) Report** - A security report that allows you to view users by financial institution. **Users by Access Group (FPA) Report** - A security report that allows you to view users by OTC Endpoint.

**Users by Role (FI) Report** - A security report that allows you to view users by role for your financial institution. **Users by Role (FPA) Report** - A security report that allows you to view users by role for your OTC Endpoint.

## V

**View CA\$HLINK II File Status Report** - An administration report that allows you to view status of deposit report files that have been processed by CA\$HLINK II or are ready for CA\$HLINK II to process.

**View FRB CA\$HLINK File Status Report** - An administration report allows you to view the status of deposit files that have been sent to FRB CA\$HLINK.

**View TRS File Status Report** - An administration report allows you to view the status of TRS files that have been processed by Transaction Reporting System (TRS) or are ready for TRS to process.

**View Vouchers Completed Report** - An administration report allows you to view the status of deposit and adjustment vouchers that have completed processed through the FI System To System Interface in the past 36 hours.

**View Vouchers in Progress Report** - An administration report allows you to view the status of deposit and adjustment vouchers in progress.

**Viewer** - A user who has authorization to view OTCnet information and produce reports from it.

**Voucher Date** - The financial institution business date a deposit will be presented or the calendar date the deposit will be mailed to the financial institution.

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